

MAINE DISTRICT OFFICE ANNUAL REPORT FY 2013

FY 2013 was a SPECTACULAR year for the U.S. Small Business Administration's Maine District Office with 422 loans totaling more than \$110 million dollars supported through the 7(a) Loan Guaranty Program, the Certified Development Company/504 Loan Program, and SBA Microlenders. In addition, over 8,234 clients were trained and counseled by SBA and our Resource Partners – SCORE, *Counselors to America's Small Business*; the Maine Small Business Development Centers; and the Women's Business Centers in Maine.

Contracts Awarded to Maine Companies

Small Business

2,509 - \$90 Million

HUBZone

232 - \$11.1 Million

8(a) Firms

224 - \$22.5 Million

Veteran owned businesses

678 - \$27.5 Million

Service Disabled Veteran owned businesses

502 - \$24.2 Million

Women owned businesses

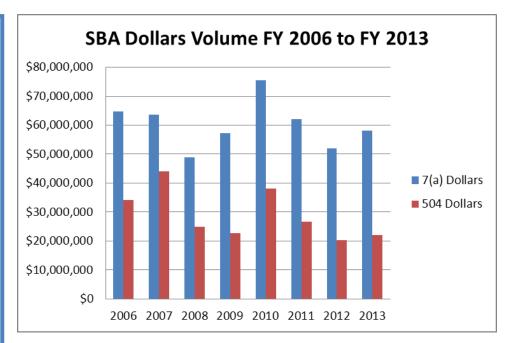
80 - \$1.1 Million

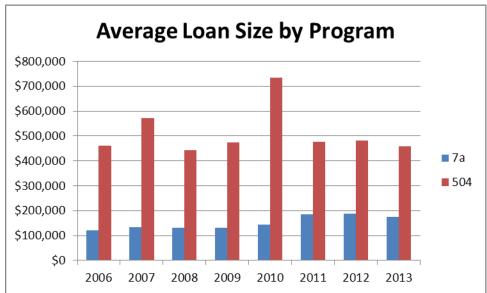
Small Disadvantaged Businesses

347 - \$19.6 Million

<u>Contract Dollars</u> <u>Spent in Maine</u> 3,830 -

\$3.56 Billion





Small Business Clients Counseled and Trained By:			
Small Business Development Centers	3,543		
SCORE Chapters	3,813		
Women's Business Centers	878		
Total Clients Served	8,234		

U.S. Small Business Administration



FY 2013 ACHIEVEMENTS

NEW EXPRESS LENDERS

Damariscotta Bank & Trust

Gorham Savings Bank

Skowhegan Savings Bank

NEW MICRO-LENDER

MaineStream Finance

Top Overall Lender

Bangor Savings Bank

Top 7a Dollar Volume

Katahdin Trust Company

Top 504 3rd Party Lender

People's United Bank

Top 504 Lender

Granite State
Development Corp.

Top Microlender

Coastal Enterprises, Inc



Top SBA 7(a) Lenders Loans 7(a) Bollars Bangor Savings Bank (PLP Express) 71 \$9,377,200 Katahdin Trust Company (PLP Express) 48 \$9,537,400 Norstate Federal Credit Union (Express) 35 \$1,802,900 TD Bank, NA (PLP Express) 29 \$4,090,000 The Bank of Maine (PLP Express) 20 \$2,631,400 Eastern Maine Development Corp. (CLA) 20 \$2,943,000 KeyBank, NA (PLP Express) 17 \$2,312,600 Bar Harbor Bank & Trust (Express) 16 \$1,914,000 People's United Bank (PLP Express) 7 \$744,000 Franklin Savings Bank 7 \$686,200 Androscoggin Savings Bank (Express) 6 \$1,554,000 Saco & Biddeford Savings Inst. (Express) 6 \$1,554,000 Machias Savings Bank (Express) 4 \$1,633,300 Camden National Bank (Express) 4 \$1,671,000 Skow hegan Savings Bank (Express) 4 \$1,671,000 Skow hegan Savings Bank (Express) 2 \$342,000 University Credit Union (Express) 2			=() = !!
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NCB, FSB 1 \$500,000 Blue Hill Bank 1 \$350,000 Northeast Bank 1 \$275,000 Celtic Bank Corporation 1 \$150,000 Workers Credit Union 1 \$100,000 Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Park View Federal Savings Bank	1	\$1,060,000
Blue Hill Bank 1 \$350,000 Northeast Bank 1 \$275,000 Celtic Bank Corporation 1 \$150,000 Workers Credit Union 1 \$100,000 Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Cert. US Bank, NA	1	\$552,000
Northeast Bank 1 \$275,000 Celtic Bank Corporation 1 \$150,000 Workers Credit Union 1 \$100,000 Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	NCB, FSB	1	\$500,000
Celtic Bank Corporation 1 \$150,000 Workers Credit Union 1 \$100,000 Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Blue Hill Bank	1	\$350,000
Workers Credit Union 1 \$100,000 Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Northeast Bank	1	\$275,000
Coastal Enterprises, Inc. (CLA) 1 \$100,000 Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Celtic Bank Corporation	1	\$150,000
Meredith Village Savings Bank (Express) 1 \$50,000 Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Workers Credit Union	1	\$100,000
Atlantic Regional FCU (Express) 1 \$38,000 Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Coastal Enterprises, Inc. (CLA)	1	\$100,000
Penobscot FCU (Express) 1 \$20,000 Superior Financial Group LLC 1 \$15,000	Meredith Village Savings Bank (Express)	1	\$50,000
Superior Financial Group LLC 1 \$15,000		1	\$38,000
,	Penobscot FCU (Express)	1	\$20,000
Total 332 \$58,073,500	Superior Financial Group LLC	1	\$15,000
	Total	332	\$58,073,500

Thank you for an incredible year! During FY2013 SBA lenders in Maine approved 18% more loans than in 2012 and we were the only state in Region 1 to report an increase in both dollars and loans approved! The U.S. SBA supported more than \$29 billion in lending to small businesses during FY 2013

NAME OF CDC	504 Loans	Total Amount
Granite State Eco. Dev. Corp.	36	\$16,126,000
Pine Tree State Certified Dev. Corp.	6	\$2,417,000
Eastern Maine Development Corp.	4	\$2,955,000
Coastal Enterprises, Inc.	2	\$533,000
Totals	48	\$22,031,000

NAME OF LENDER	504 Loans	3rd Party 504 \$
People's United Bank (PLP Express)	8	\$6,813,000
Androscoggin Savings Bank (Express)	6	\$5,370,132
Camden National Bank (Express)	6	\$2,250,625
Kennebunk Savings Bank (PLP Express)	5	\$1,651,500
Bangor Savings Bank (PLP Express)	3	\$1,604,000
Bath Savings Institution (Express)	3	\$2,530,500
Gorham Savings Bank (Express)	3	\$415,900
Saco & Biddeford Savings Inst. (Express)	2	\$2,003,500
Machias Savings Bank (PLP Express)	2	\$925,000
Norway Savings Bank (Express)	2	\$1,552,500
Mechanics Savings Bank	2	\$1,750,000
Katahdin Trust Company (PLP Express)	1	\$240,000
The Bank of Maine (PLP Express)	1	\$537,750
First National Assoc. (Express)	1	\$362,500
Centrix Bank & Trust	1	\$200,000
Optima Bank & Trust Company	1	\$1,400,000
First Federal Savings & Loan Assoc.	1	\$260,000
TOTALS	48	\$29,866,907

NAME OF LENDER	<u>Loans</u>	Total Dollars
Coastal Enterprises, Inc	16	\$267,288
Northern Maine Development Commission	13	\$333,100
Community Concepts, Inc	6	\$128,000
Androscoggin Valley Council of Government	4	\$131,049
MaineStream Finance	3	\$52,500
MicroLoans for FY2012	42	\$911,937

L	₋oan Type	Loans	Total Dollars
	SBA Express	203	\$14,168,100
	PLP	23	\$14,299,800
	504	48	\$22,031,000
	Community Advantage	21	\$3,043,000
	Patriot Express	6	\$294,000
	Non-PLP7(a) & CLP	13	\$13,190,100
	SLA	62	\$8,453,500
	EWCP & Export Express	4	\$4,625,000
Grand Total		380	\$80,104,500



		FY 2012	Y 2013 Comparison		
504	Loans	Dollars	7a	Loans	Dollars
2012	42	\$15,993,000	2012	279	\$52,062,600
2013	48	\$22,031,000	2013	332	\$58,073,500
% increase	14%	38%	% increase	19%	12%
Microloans	Loans	Dollars	504, 7a & Microloans	Loans	Dollars
2012	37	\$794,708	2012	358	\$68,850,308
2013	42	\$911,936	2013	422	\$81,016,436
% increase	14%	15%	% increase	18%	18%